

DON'T LET THIS HAPPEN TO YOU!
How to Protect Your Good Name from Identity Theft

Are collection agencies suddenly demanding payment for items you've never bought? Have you stopped getting your credit card and bank statements in the mail? Are stores refusing your checks, claiming you have a history of bouncing them, even though you don't?

You may be a victim of identity theft.

Identity theft is one of the fastest growing crimes in the U.S., claiming more than 10 million victims a year. The FBI is working with its partners--private sector companies, regulatory agencies, and other law enforcement organizations--to curb identity fraud. But you can help us--and more importantly, help yourself--by taking some basic preventative steps.

Some "do's" and "don't's":

DO:

- Order a copy of your credit report each year from one of the national credit bureaus and review it closely for any questionable entries;
- Shred or cut up all credit card receipts and old bank statements and bills before throwing them away;
- Close all unused credit card or bank accounts;
- Remove your name from mailing lists for pre-approved credit lines and telemarketers;
- Keep your PIN number hidden when you use an ATM or public telephone;
- Contact your creditor or service provider if you notice odd charges or if expected bills don't arrive;
- Update your computer virus software, use a secure browser, and install a firewall program.

DON'T:

- Give out personal information via the phone, mail, or Internet unless YOU initiated contact;
- Carry information like your Social Security Number (SSN) or any PIN numbers or passwords in your purse or wallet;
- Put your SSN on your checks or other identifiers.

If your identity HAS been stolen, we urge you to take immediate action:

1. Place a fraud alert on your credit file by notifying one of the national credit bureaus;
2. Contact all creditors and financial institutions that an identity thief may have used to conduct transactions in your name and close all tampered accounts;
3. Contact your local police department, as well as your local FBI field office, and file a report;
4. File a complaint with the Federal Trade Commission (the FBI and other law enforcement agencies use these complaints in their investigations). Online identity thefts may also be reported to the Internet Crime Complaint Center (IC3).